Attorney Docket No.: 15703-003001

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## **ABSTRACT**

A system and method for rewarding educational accomplishment is disclosed. In one embodiment, a method includes providing rewards to a user, such as a child, for achievement of one or more goals within an educational activity. The rewards are preferably credit in a form that is widely accepted by merchants and other entities for items, such as goods and services, that they offer. Preferably, information associating the user and items the user purchases with the credit is used to create a purchase history file for each user.